

### REMARKS

This application has been reviewed in light of the Office Action dated October 19, 2006. Newly added Claims 30-53 are presented for examination. Claims 1-29 have been cancelled, without prejudice or disclaimer of subject matter. Claims 30, 38, and 46 are in independent form. Favorable reconsideration is requested.

Claims 1-29 were objected to for the lines being too close together. The cancellation of those claims renders the objections moot.

Claims 1-29 were rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent Application Publication 2002/0023033 ("Campbell"). This rejection has been rendered moot by the cancellation of these claims. Applicants will address this cited art with respect to the new claims.

Campbell relates to a method for brokering commercial transactions between an originator, *e.g.*, a borrower or a seller, and a provider, *e.g.*, a lender or an investor, through a communications network. *See* Campbell, paragraphs [0004] and [0035]. There are received provider criteria from each of a plurality of providers, and as well as a request for proposal from an originator, where the request for proposal includes originator criteria. *See* Campbell, paragraph [0004]. The originator criteria included in the request for proposal is compared with the provider criteria of a group of the providers, and one or more providers are selected from the group of providers, where the selected providers have at least one of their respective provider criteria matching at least one of the originator criteria. *See* Campbell, paragraph [0004]. The method also includes the steps of providing the request for proposal to the selected providers, receiving a proposal in

response to the request for proposal from at least one of the selected providers, and providing the proposal to the originator. *See* Campbell, paragraph [0004].

“A claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference.” *Verdegaal Bros. v. Union Oil Co. of California*, 814 F.2d 628, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987).

Nothing has been found in Campbell that would teach or suggest a method for facilitating a request for quotes from a plurality of request for quote (RFQ) providers comprising, *inter alia*, “enrolling the user with the plurality of RFQ providers using the information related to the user”, as recited in Claim 30.

Generally speaking, Claim 30 is directed to a method for facilitating a request for quotes from a plurality of RFQ providers in which the user provides user information and quote request information to the RFQ enrollment system and is registered with the RFQ enrollment system using the user information. The RFQ enrollment system subsequently enrolls the user with a number of RFQ providers using the user information. The RFQ enrollment system also transmits the quote request information to the RFQ providers and, in response, receives at least one quote from at least one of the RFQ providers. The enrollment of the user with a number of RFQ providers overcomes the problem of a user having to individually complete different enrollment applications for each of the RFQ providers. Thus, instead of separately enrolling with each RFQ providers, a user may simply be registered with the RFQ enrollment system and be automatically enrolled with a number of RFQ providers.

The Examiner cited Campbell, page 10, paragraph [0110], as teaching enrolling the user in multiple request for quote providers. *See* Office Action, page 3, line 5, and page 5, lines 6-8. Applicants respectfully disagree. That paragraph of Campbell indicates that the request for proposal and attachments are sent to the selected providers via e-mail, and that the providers are not required to log on to a website to determine whether they have received a request for proposal. That paragraph also states that all communications between providers and the originator take place through the system, and that the parties are unknown to one another unless the originator has decided to reveal its identity. In addition, that paragraph states that the e-mail messages are addressed either to or from the system, which subsequently forwards the messages to the respective recipients. However, nothing has been found in that paragraph of Campbell (or any other) that would teach or suggest "enrolling the user with the plurality of RFQ providers using the information related to the user", as recited in Claim 30. Therefore, Campbell does not teach or suggest each and every element set forth in Claim 30.

Accordingly, it is respectfully submitted that Claim 30 is patentable over Campbell.

Independent Claims 38 and 46 recite features similar to those discussed above with respect to Claim 30 and therefore are also believed to be patentable over Campbell for at least the reasons discussed above.

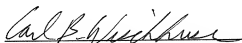
The other claims in this application are each dependent from one or another of the independent claims discussed above and are therefore believed patentable for the same reasons. Since each dependent claim is also deemed to define an additional aspect of

the invention, however, the individual consideration of the patentability of each on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our below listed address.

Respectfully submitted,



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